

United States Bankruptcy Court

District of Arizona

Case No. 2:09-bk-22937-GBN

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

KEO SERIPHAYRATH
aka JAKE SERIPHAYRATH
2911 SOUTH 91ST DRIVE
TOLLESON, AZ 85353

LAMPHONE SERIPHAYRATH
2911 SOUTH 91ST DRIVE
TOLLESON, AZ 85353

Social Security / Individual Taxpayer ID No.:

xxx-xx-8846

xxx-xx-2195

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/26/10

George B. Nielsen Jr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0970-2
Case: 09-22937

User: mcelroyc
Form ID: b18

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jan 27, 2010

The following entities were noticed by first class mail on Jan 29, 2010.
db/jdb +KEO SERIPHAYRATH, LAMPHONE SERIPHAYRATH, 2911 SOUTH 91ST DRIVE, TOLLESON, AZ 85353-5547
aty +ALAN M. LEVINSKY, BUCHALTER NEMER, 16435 North Scottsdale Road, Suite 440,
Scottsdale, AZ 85254-1754
aty JOSEPH W. CHARLES, PO BOX 1737, GLENDALE, AZ 85311-1737
cr +++RECOVERY MANAGEMENT SYSTEMS CORPORATION, 25 SE 2ND AVE #1120, MIAMI, FL 33131-1605
8467714 ADT SECURITY SERVICES, P. O. Box 650485, Dallas TX 75265-0485
8467716 AURORA LOAN SERVICES, P. O. Box 5180, Denver CO 80217-5180
8467717 BAC HOME LOAN SERVICES, P. O. Box 10287, Van Nuys CA 91410-0287
8467720 +BUCKEYE CHECK CASHING OF ARIZONA, 7710 West Lower Buckeye Road, #1, Phoenix AZ 85043-3439
8467723 +CHECKMATE, 7435 West Lower Buckeye Road, #104, Phoenix AZ 85043-7636
8467724 +CHECKSMART, 7001 Post Road, Suite 300, Dublin OH 43016-8066
8467725 +COUNTRY PLACE COMMUNITY MASTER ASSOC, 7740 North 16th Street, #300, Phoenix AZ 85020-4473
8467728 +PAY DAY LOAN STORE OF ARIZONA, 7450 West Thomas Road, Phoenix AZ 85033-5529
8467729 QC FINANCIAL SERVICES dba QUIK CASH, 8450 West McDowell Road, Tolleson AZ 85353
8467730 QUIK CASH #164, 8450 West McDowell Road, #105, Tolleson AZ 85353
8467731 +SOUTHWEST, 7001 Post Road, Suite 300, Dublin OH 43016-8066
8467733 +TODD FINANCIAL, INC. dba SPEEDY CASH, 5819 West Camelback Road, Phoenix AZ 85031-1019
8467734 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: TOYOTA FINANCIAL SERVICES, P. O. Box 60114,
City of Industry CA 91716)
8467736 WELLS FARGO FINANCIAL CARDS, P. O. Box 98791, Las Vegas NV 89193-8791

The following entities were noticed by electronic transmission on Jan 27, 2010.

tr EDI: QCFLORES.COM Jan 27 2010 19:13:00 CONSTANTINO FLORES, PO BOX 511,
PHOENIX, AZ 85001-0511
smg EDI: AZDEPREV.COM Jan 27 2010 19:13:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
8467715 +EDI: AZDEPREV.COM Jan 27 2010 19:13:00 ARIZONA DEPT OF REVENUE,
1600 WEST MONROE, 7TH FLOOR, PHOENIX AZ 85007-2650
8467718 EDI: BANKAMER.COM Jan 27 2010 19:13:00 BANK OF AMERICA, P. O. Box 851001,
Dallas TX 75285-1001
8467719 +Fax: 614-760-4092 Jan 27 2010 23:26:36 BUCKEYE CHECK CASHING II, INC.,
2201 North 83rd Avenue, Phoenix AZ 85035-3000
8467721 +EDI: CHASE.COM Jan 27 2010 19:13:00 CHASE BANK, P. O. Box 260180,
Baton Rouge LA 70826-0180
8467722 EDI: CHASE.COM Jan 27 2010 19:13:00 CHASE CARDMEMBER SERVICES, P. O. Box 94014,
Palatine IL 60094-4014
8467726 EDI: IRS.COM Jan 27 2010 19:13:00 INTERNAL REVENUE SERVICE, 4041 N. Central Ave. M/S 5014,
SPECIAL PROCEDURES INSOLVENCY, Phoenix AZ 85012
8467727 EDI: IRS.COM Jan 27 2010 19:13:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OP,
P.O. BOX 21126, Philadelphia PA 19114-1136
8765629 EDI: RECOVERYCORP.COM Jan 27 2010 19:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
8467732 +EDI: WTRRRNBANK.COM Jan 27 2010 19:13:00 TARGET NATIONAL BANK, P. O. Box 59317,
Minneapolis MN 55459-0317

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Aurora Loan Services, LLC, its assignees and/or su
cr TOYOTA MOTOR CREDIT CORPORATION
8467735* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: TOYOTA FINANCIAL SERVICES, P. O. Box 60114,
City of Industry CA 91716-0114)

TOTALS: 2, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

District/off: 0970-2
Case: 09-22937

User: mcelroyc
Form ID: b18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2010

Signature:

